

Information to identify the case:

Debtor 1	Cecilia A Young	Social Security number or ITIN xxx-xx-1943
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter 13 12/17/20
Case number: 20-21636		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cecilia A Young	
2. All other names used in the last 8 years		
3. Address	9217 S Michigan Ave. Chicago, IL 60619	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	M.O. Marshall 55 E. Monroe Street, Suite 3850 Chicago, IL 60603	Contact phone 312 294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 12/18/20

For more information, see page 2

Debtor Cecilia A Young

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
January 13, 2021 at 02:30 PM		Location: Appear by Video Conference., For instructions,, visit: www.tomvaughntrustee.com
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
Debtors must bring a picture ID and proof of their Social Security Number.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
Deadline to file a complaint to challenge dischargeability of certain debts:		Filing deadline: 3/15/21
You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
Deadline for all creditors to file a proof of claim (except governmental units):		Filing deadline: 2/25/21
Deadline for governmental units to file a proof of claim:		Filing deadline: 6/15/21
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 2/22/21 at 10:30 AM , Location: Appear using Zoom for Government. To appear by video, use this link: https://www.zoomgov.com/ or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 161 273 2896 and passcode 778135.		
The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00 Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.		
10. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.		

In re:
Cecilia A Young
Debtor(s)

Case No. 20-21636-JPC
Chapter 13

District/off: 0752-1
Date Rcvd: Dec 18, 2020

User: ccorona1
Form ID: 309I

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2020:

Recip ID	Recipient Name and Address
db	+ Cecilia A Young, 9217 S Michigan Ave., Chicago, IL 60619-7224
29159567	+ Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
29159569	+ Atg Credit, Attn: Bankruptcy, 1700 West Cortland Street Ste 205, Chicago, IL 60622-1200
29159570	+ City of Chicago Law Dept, Att Zach Vojislavek, 30 N LaSalle Room 700, Chicago, IL 60602-2503
29159573	+ Grant & Weber, Attn: Bankruptcy, 5586 S Fort Apache Rd, Ste 110, Las Vegas, NV 89148-7682
29159576	+ Liberty Mutual, Att: Bankruptcy/Legal, 175 Berkeley Street, Boston, MA 02116-5066
29159577	+ Merchants? Credit Guide Co., Attn: Bankruptcy, 223 West Jackson Blvd Suite 700, Chicago, IL 60606-6914

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Dec 19 2020 00:26:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	Email/Text: bncnotice@55chapter13.com	Dec 19 2020 00:27:00	M.O. Marshall, 55 E. Monroe Street, Suite 3850, Chicago, IL 60603
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Dec 19 2020 00:28:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
29159568	Email/Text: info@myamericanalliance.com	Dec 19 2020 00:26:00	American Alliance, 8725 W Higgins Rd Ste. 725, Chicago, IL 60631
29159572	Email/Text: karmstrong@cdac.biz	Dec 19 2020 00:26:00	Creditors Discount & Audit Co, Attn: Bankruptcy, Po Box 213, Streator, IL 61364
29159571	+ Email/Text: ebnnotifications@creditacceptance.com	Dec 19 2020 00:27:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
29159574	Email/Text: rev.bankruptcy@illinois.gov	Dec 19 2020 00:28:00	Illinois Department of Revenue, Bankruptcy Section, Po Box 19035, Springfield, IL 62794
29159575	EDI: JEFFERSONCAP.COM	Dec 19 2020 04:13:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
29159578	+ Email/Text: opportunitynotices@gmail.com	Dec 19 2020 00:29:00	Opportunity Financial, LLC, 130 East Randolph Street, Suite 3400, Chicago, IL 60601-6379
29159579	EDI: PRA.COM	Dec 19 2020 04:13:00	Portfolio Recovery Associates, LLC, Po Box 41067, Norfolk, VA 23541
29159580	+ EDI: DRIV.COM	Dec 19 2020 04:13:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
29159581	+ EDI: CBS7AVE	Dec 19 2020 04:13:00	Seventh Ave, Attn: Bankruptcy Dept, 1112 7th Ave, Monroe, WI 53566-1364
29159582	+ Email/Text: bankruptcy@speedyinc.com	Dec 19 2020 00:27:00	Speed Cash, Attn: Bankruptcy, P.O. Box 780408, Wichita, KS 67278-0408
29159583	+ EDI: COMCASTCBLCENT	Dec 19 2020 04:08:00	Xfinitiy, att: Bankruptcy Dept, 1701 JFK

District/off: 0752-1

User: ccorona1

Page 2 of 2

Date Rcvd: Dec 18, 2020

Form ID: 309I

Total Noticed: 21

Boulevard, Philadelphia, PA 19103-2838

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2020 at the address(es) listed below:

Name	Email Address
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David H Cutler	on behalf of Debtor 1 Cecilia A Young cutlerfilings@gmail.com r48280@notify.bestcase.com
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M.O. Marshall	ecf@55chapter13.com ecfchi@gmail.com
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Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
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TOTAL: 3